

TransElite HCV - Universal Life Insurance

With Riders: TI, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			9.39	485		18.77	3,992		16
17	N/A†			9.66	766		19.33	4,492		17
18	N/A†			9.93	1,135		19.86	5,100		18
19	N/A†			10.25	1,410		20.51	5,526		19
20	N/A†			10.67	1,685	18,244	21.34	5,954	36,512	20
21	N/A†			11.20	1,971		22.41	6,419		21
22	N/A†			11.53	2,315		23.07	7,030		22
23	N/A†			11.96	2,519		23.93	7,360		23
24	N/A†			12.54	2,819		25.08	7,798		24
25	N/A†			12.97	3,100	17,643	25.94	8,289	35,322	25
26	N/A†			13.46	3,303		26.93	8,625		26
27	N/A†			13.98	3,533		27.96	8,958		27
28	N/A†			14.48	3,818		28.97	9,481		28
29	N/A†			15.22	4,042		30.44	9,810		29
30	N/A†			15.82	4,252	17,016	31.64	10,135	34,006	30
31	8.27	1,432		16.54	4,443		33.09	10,481		31
32	8.63	1,598		17.27	4,716		34.56	10,973		32
33	9.02	1,735		18.05	4,924		36.11	11,309		33
34	9.39	1,868		18.79	5,111		37.58	11,591		34
35	9.77	2,009	8,076	19.54	5,305	16,142	39.09	11,936	32,332	35
36	10.26	2,138		20.52	5,497		41.04	12,222		36
37	10.85	2,207		21.71	5,589		43.42	12,336		37
38	11.39	2,332		22.80	5,787		45.60	12,675		38
39	12.03	2,416		24.06	5,879		48.12	12,803		39
40	12.74	2,453	7,407	25.49	5,908	14,834	50.99	12,804	29,676	40
41	13.49	2,484		26.98	5,895		53.96	12,710		41
42	14.16	2,566		28.33	6,008		56.67	12,896		42
43	14.99	2,565		29.99	5,948		59.97	12,701		43
44	15.74	2,581		31.49	5,939		62.99	12,648		44
45	16.56	2,569	6,466	33.13	5,857	12,937	66.27	12,438	25,883	45
46	17.70	2,663		35.40	5,993		70.79	12,644		46
47	18.86	2,733		37.72	6,080		75.45	12,796		47
48	20.14	2,755		40.28	6,092		80.57	12,762		48
49	21.39	2,792		42.78	6,123		85.57	12,776		49
50	22.77	2,780	5,712	45.55	6,058	11,440	91.11	12,607	22,883	50
51	24.20	2,758		48.41	5,965		96.82	12,381		51
52	25.68	2,721		51.36	5,847		102.72	12,098		52
53	27.38	2,616		54.76	5,604		109.53	11,581		53
54	28.97	2,546		57.94	5,421		115.89	11,179		54
55	30.61	2,397	4,423	61.22	5,092	8,850	122.45	10,480	17,702	55
56	32.94	2,035		65.88	4,331		131.75	8,922		56
57	35.34	1,586		70.68	3,397		141.38	7,029		57
58	37.83	1,198		75.66	2,593		151.32	5,383		58
59	40.40	819		80.81	1,806		161.62	3,775		59
60	43.35	442	1,508	86.69	1,017	3,017	173.39	2,169	6,035	60
61	46.39	186		92.78	477		185.57	1,060		61
62	49.80	0		99.61	0		199.22	0		62
63	53.45	0		106.90	0		213.79	0		63
64	57.32	0		114.64	0		229.28	0		64
65	60.41			120.83			241.66			65
66	65.27			130.54			261.08			66
67	69.99			139.99			279.98			67
68	75.50			151.00			302.00			68
69	80.89			161.79			323.59			69
70	87.12			174.26			348.52			70
71	92.95			185.91			371.82			71
72	100.24			200.48			400.97			72
73	107.78			215.57			431.15			73
74	115.60			231.20			462.41			74
75	124.92			249.84			499.69			75
76	104.15			208.30			416.61			76
77	110.56			221.12			442.24			77
78	117.39			234.78			469.56			78
79	124.57			249.14			498.28			79
80	132.17			264.35			528.70			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A100

* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$1.15 BiWeekly26 per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

11/1/2016

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: VT Ver: 3.0.0.3111

TransElite HCV - Universal Life Insurance

With Riders: TI, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	BiWeekly26 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			12.50	0		25.01	0		16
17	N/A†			12.87	0		25.75	0		17
18	N/A†			13.21	0		26.43	0		18
19	N/A†			13.69	0		27.39	0		19
20	N/A†			14.22	0	20,753	28.44	0	41,479	20
21	N/A†			14.89	0		29.79	0		21
22	N/A†			15.35	0		30.70	142		22
23	N/A†			15.93	0		31.86	770		23
24	8.31	0		16.63	0		33.27	1,484		24
25	8.59	0	9,992	17.20	0	20,061	34.39	2,243	40,066	25
26	8.91	0		17.82	300		35.65	2,839		26
27	9.34	0		18.67	620		37.35	3,357		27
28	9.77	0		19.54	1,035		39.09	4,111		28
29	10.26	0		20.51	1,375		41.03	4,687		29
30	10.74	0	9,589	21.48	1,681	19,165	42.96	5,199	38,358	30
31	11.28	101		22.57	1,951		45.15	5,679		31
32	11.76	358		23.53	2,381		47.07	6,445		32
33	12.34	560		24.68	2,686		49.38	6,979		33
34	12.92	723		25.84	2,942		51.69	7,395		34
35	13.46	912	9,028	26.92	3,242	18,046	53.84	7,924	36,114	35
36	14.08	1,080		28.17	3,512		56.34	8,381		36
37	14.90	1,200		29.80	3,672		59.61	8,636		37
38	15.64	1,384		31.28	3,964		62.56	9,129		38
39	16.51	1,488		33.02	4,115		66.05	9,376		39
40	17.40	1,567	8,143	34.80	4,213	16,300	69.61	9,499	32,608	40
41	18.36	1,637		36.73	4,290		73.47	9,595		41
42	19.27	1,749		38.55	4,447		77.10	9,847		42
43	20.33	1,800		40.66	4,479		81.31	9,834		43
44	21.37	1,824		42.75	4,487		85.50	9,801		44
45	22.33	1,881	7,079	44.67	4,544	14,168	89.35	9,863	28,345	45
46	23.74	2,023		47.48	4,770		94.96	10,252		46
47	25.18	2,145		50.37	4,963		100.74	10,593		47
48	26.77	2,200		53.54	5,018		107.09	10,654		48
49	28.32	2,275		56.65	5,124		113.31	10,821		49
50	30.04	2,305	6,309	60.07	5,123	12,612	120.15	10,772	25,228	50
51	31.80	2,298		63.61	5,078		127.23	10,633		51
52	33.65	2,285		67.31	5,002		134.61	10,433		52
53	35.76	2,189		71.53	4,770		143.06	9,928		53
54	37.83	2,136		75.66	4,621		151.32	9,596		54
55	40.00	1,998	4,825	80.00	4,305	9,650	160.01	8,923	19,306	55
56	42.59	1,627		85.17	3,524		170.35	7,324		56
57	45.28	1,185		90.56	2,608		181.12	5,449		57
58	48.03	838		96.06	1,876		192.12	3,955		58
59	50.91	518		101.82	1,206		203.64	2,580		59
60	54.09	206	1,700	108.19	551	3,402	216.38	1,240	6,805	60
61	57.50	0		115.01	75		230.01	255		61
62	61.20	0		122.40	0		244.81	0		62
63	65.01	0		130.02	0		260.04	0		63
64	68.89	0		137.78	0		275.57	0		64
65	73.32			146.64			293.29			65
66	78.95			157.90			315.81			66
67	84.36			168.73			337.46			67
68	90.72			181.46			362.92			68
69	96.96			193.92			387.84			69
70	104.16			208.33			416.66			70
71	110.88			221.76			443.52			71
72	119.43			238.87			477.74			72
73	128.22			256.45			512.91			73
74	137.29			274.58			549.17			74
75	148.26			296.51			593.03			75
76	120.77			241.54			483.07			76
77	127.80			255.62			511.24			77
78	135.23			270.47			540.95			78
79	143.05			286.10			572.22			79
80	151.29			302.58			605.16			80

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Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: VT Ver: 3.0.0.3111

- HCV** **TransElite HCV – Universal Life Insurance:** HCV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HCV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender or a face amount increase could require additional payments.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI1VT):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1VT):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
- EXT** **Extension of Benefits for Chronic Condition (Form CRIEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.